

January 19, 2007

Federal Identity Theft Task Force

To Whom It May Concern:

My name is Timothy Oliver and I am President of a Correspondent Mortgage Lender in Florida. I have been in the mortgage business for over 20 years and during those 20 years I have seen an increase in identity theft for a variety of reasons. However, in my opinion, no one reason is more responsible than "trigger leads" that Equifax, Trans Union and Experian sell to Mortgage Brokers and Lenders across the country.

Consumers go to great extent to try and protect their personal information and then to have it sold by the very credit repositories that they trust to protect it without their permission and knowledge betrays public trust.

I urge the Task Force to make a recommendation to stop this activity by the credit repositories when written consumer consent for each instance is not given.

Sincerely submitted,

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President
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